

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL MCDONALD

Debtor(s)

Case No. 18-21982

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/10/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alliance One	Unsecured	418.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	140.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,181.00	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	726.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	542.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	4,606.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	212.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE	Secured	NA	NA	63,421.00	0.00	0.00
CARRINGTON MORTGAGE	Secured	220,389.00	NA	NA	0.00	0.00
CITICARDS	Unsecured	12,718.00	NA	NA	0.00	0.00
COLLECTION	Unsecured	181.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	140.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	2,500.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	148.00	148.44	148.44	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DITECH	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	168.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	417.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	313.00	NA	NA	0.00	0.00
LITTLE VILLAGE CURRENCY EXCHA	Unsecured	0.00	NA	NA	0.00	0.00
MID AMERICA BANK	Unsecured	508.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM	Unsecured	98.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	874.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,117.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery	Unsecured	830.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	825.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Stellar Recovery Inc	Unsecured	164.00	NA	NA	0.00	0.00
SUPERIOR MANAGEMENT	Unsecured	705.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	3,789.00	NA	NA	0.00	0.00
TBOM/CONFIN	Unsecured	0.00	NA	NA	0.00	0.00
TECHNOLOGY INSURANCE	Unsecured	11,828.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	814.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$63,421.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$63,421.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$148.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.